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JM-5630

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re: ) Case No. 17-13322(MBK)  
 )  
CHRISMAS ETIENNE ) Chapter 13  
MARIE ETIENNE )  
 ) Hearing date: 8-14-18  
 )  
 ) OPPOSITION TO MOTION TO REIMPOSE  
 )  
 ) THE STAY

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Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services ("Wells Fargo"), a secured creditor of the debtors, opposes debtors' motion to reimpose the stay for the following reasons:

a. **ACCOUNT REMAINS IN DEFAULT:** Wells Fargo obtained stay relief in connection with debtors' BMW X1. Debtors' account remains \$639.40 in arrears and another payment will fall due on 8-13-18. If debtors bring the account current, Wells Fargo would not oppose the motion, but would instead request the entry of an order providing for a 30 day default in future payments.

/s/John R. Morton, Jr.

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John R. Morton, Jr., attorney  
for Wells Fargo

Date: 8-8-18